

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF NEW YORK
ALBANY DIVISION**

In re:

ADAM R KERWIN
SHANNON E KERWIN
Debtor(s)

Case No. 10-14212

CHAPTER 13 STANDING TRUSTEE'S AMENDED FINAL REPORT AND ACCOUNT

Andrea E. Celli, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/10/2010.
- 2) The plan was confirmed on 02/17/2011.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/25/2016, 03/20/2017.
- 5) The case was completed on 02/06/2018.
- 6) Number of months from filing to last payment: 87.
- 7) Number of months case was pending: 93.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$468.88.
- 10) Amount of unsecured claims discharged without payment: \$275,699.48.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$41,019.00
Less amount refunded to debtor	\$6,512.91

NET RECEIPTS: \$34,506.09

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,700.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,756.32
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$6,456.32

Attorney fees paid and disclosed by debtor: \$1,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN HONDA FINANCE	Secured	351.52	0.00	0.00	0.00	0.00
AMERICAN TAX FUNDING	Secured	5,123.54	NA	NA	0.00	0.00
AMERICAN TAX FUNDING, LLC	Secured	110.89	0.00	58.40	58.40	2,285.33
AMERICAN TAX FUNDING, LLC	Secured	222.93	0.00	114.50	114.50	4,481.40
BANK OF AMERICA	Unsecured	NA	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	NA	NA	NA	0.00	0.00
CAPITAL ONE BANK USA, N.A.	Unsecured	3,254.00	0.00	3,250.85	325.41	0.00
CAPITAL ONE BANK USA, N.A.	Unsecured	2,092.00	0.00	2,078.20	208.03	0.00
CENTREX CLINICAL LABS	Unsecured	14.72	NA	NA	0.00	0.00
CITY OF SCHENECTADY	Secured	1,250.16	0.00	0.01	0.01	0.00
CITY OF SCHENECTADY	Secured	1,601.31	0.00	0.00	0.00	0.00
COUNTY OF SCHENECTADY	Secured	NA	0.00	9.95	9.95	166.57
CREDIT CARD	Unsecured	2,680.00	NA	NA	0.00	0.00
CREDITORS INTERCHANGE, INC	Unsecured	NA	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	9,605.64	0.00	9,605.64	961.52	0.00
DISCOVER BANK	Unsecured	7,137.00	0.00	7,096.51	710.36	0.00
ELLIS HOSPITAL	Unsecured	500.00	NA	NA	0.00	0.00
EQUABLE ASCENT FINC	Unsecured	NA	NA	NA	0.00	0.00
FIRST NAT BANK OF SCOTIA	Unsecured	33.53	NA	NA	0.00	0.00
FIRST NAT BANK OF SCOTIA	Secured	13,458.53	NA	NA	0.00	0.00
GARTLAND CORBALLY	Secured	6,849.51	NA	NA	0.00	0.00
GREEN TREE SERVICING, LLC	Unsecured	103,930.00	NA	NA	0.00	0.00
HOME DEPOT CREDIT SERV	Unsecured	1,068.51	NA	NA	0.00	0.00
HONDA FINANCIAL CORP	Unsecured	NA	NA	NA	0.00	0.00
HUDSON VALLEY FCU	Secured	6,030.00	0.00	1,933.34	1,933.34	0.00
JOSEPH, MANN & CREED	Unsecured	NA	NA	NA	0.00	0.00
LEADING EDGE RECOVERY	Unsecured	NA	NA	NA	0.00	0.00
LEADING EDGE RECOVERY	Unsecured	2,705.07	NA	NA	0.00	0.00
MARION BEE	Unsecured	97,000.00	0.00	102,000.00	10,210.20	0.00
MIDLAND CREDIT MANAGEMENT	Unsecured	NA	NA	NA	0.00	0.00
NATL ENTERPRISE	Unsecured	NA	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NCO FINANCIAL SYSTEMS	Unsecured	NA	NA	NA	0.00	0.00
OAK HARBOR CAPITAL, LLC	Unsecured	5,294.80	0.00	5,493.34	549.88	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	5,384.81	0.00	5,384.81	539.02	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,862.00	0.00	1,862.67	186.45	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	6,468.00	0.00	6,418.27	642.47	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	13,011.00	0.00	12,961.08	1,297.40	0.00
PRA RECEIVABLES MGMT	Unsecured	919.44	0.00	919.44	92.04	0.00
PRA RECEIVABLES MGMT	Unsecured	4,988.45	0.00	5,198.95	520.41	0.00
PRA RECEIVABLES MGMT	Unsecured	1,051.00	0.00	1,051.27	105.23	0.00
RUBIN & ROTHMAN	Unsecured	NA	NA	NA	0.00	0.00
RUBIN & ROTHMAN	Unsecured	NA	NA	NA	0.00	0.00
SEARS	Unsecured	1,928.02	NA	NA	0.00	0.00
SELECT PORTOFOLIO SERVICING	Secured	111,898.00	0.00	889.49	889.49	0.00
SELECT PORTOFOLIO SERVICING	Secured	NA	0.00	0.00	0.00	0.00
SELECT PORTOFOLIO SERVICING	Secured	NA	0.00	0.00	0.00	0.00
SUPERMEDIA	Unsecured	1,959.27	0.00	1,934.27	193.62	0.00
UNITED TELEMGT	Unsecured	23.37	NA	NA	0.00	0.00
VANDA C/O WEINSTEIN & RILEY	Unsecured	15,721.00	0.00	15,671.74	1,568.74	0.00
WILLIAM W SIEGEL & ASSOC	Unsecured	NA	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$889.49	\$889.49	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$2,116.20	\$2,116.20	\$6,933.30
TOTAL SECURED:	\$3,005.69	\$3,005.69	\$6,933.30
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$180,927.04	\$18,110.78	\$0.00

Disbursements:

Expenses of Administration	<u>\$6,456.32</u>	
Disbursements to Creditors	<u>\$28,049.77</u>	
TOTAL DISBURSEMENTS :		<u>\$34,506.09</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/02/2018

By: /s/ Andrea E. Celli

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.